

OFFICIAL GAZETTE



GOVERNMENT OF GOA

Note: There are four Extraordinary issues to the Official Gazette Series I No. 34 dated 22-11-2001 as follows:-

- (1) *Extraordinary dated 22-11-2001 from pages 773 to 852 regarding order from Department of Finance (Rev. & Exp. Division).*
- (2) *Extraordinary (No. 2) dated 27-11-2001 from pages 853 to 854 regarding Notification from Department of Law and Judiciary (Legal Affairs Division).*
- (3) *Extraordinary (No. 3) dated 27-11-2001 from pages 855 to 860 regarding Notifications from Department of Tourism.*
- (4) *Extraordinary (No. 4) dated 28-11-2001 from pages 861 to 862 regarding Notifications from Department of Panchayat Raj and Community Development (Directorate of Panchayats) and Department of Urban Development (Directorate of Municipal Administration).*

GOVERNMENT OF GOA

Department of Finance

Revenue & Expenditure Division

Office Memorandum

3/7/2001-Fin(Exp.)

Sub:- Procedure for effecting recoveries towards House Building Advances— sanctioned to Government employees and released by the Housing Development Finance Corporation Ltd. under the HDFC Scheme and repayments to HDFC.

Government have introduced the scheme of loan facility for house purchase and construction to State Government employees through Housing Development Finance Corporation (HDFC), Panaji.

The following procedure for watching and effecting recoveries towards the loan and arranging repayments to HDFC is laid down for the guidance of all concerned:—

1. The Dy. Director of Accounts (Loans & Advances Section) (DDA) (L&A) in the Directorate of Accounts, Panaji has been nominated as the

Authority for watching and accounting recoveries from Government employees towards House Building Loan availed by them from Housing Development Finance Corporation Scheme and arranging payments of the dues to the Corporation regularly.

2. Whenever a sanction is accorded by the Head of the Department for release of the HDFC loan, a copy of the sanction order is to be invariable endorsed to the Dy. Director of Accounts (L&A section) in all cases, including Gazetted Officers. Heads of Department shall be fully responsible for scrutiny of applications from the employees for availing of loan from HDFC including repaying capacity and copy of sanction order alongwith the calculation sheet for verification of advance should be endorsed to the Deputy Director of Accounts (Loans and Advances section) including Gazetted Officers.

3. As and when the H.D.F.C. acts on the sanctions and release the loan amounts to the individual loanees, copies of all such release orders shall be endorsed by the H.D.F.C. to the Dy. Director of Accounts (L&A) (In duplicate) in addition to the sanctioning officer and the head of office. The Dy. Director of Accounts (L&A) will open individual ledger accounts indicating the sanction of the Department, the particulars of the release of loan by the HDFC viz. total amount of the loan sanctioned, amount of the instalment released, month from which recovery will start, monthly instalment of principal & interest recoverable under H.B.A. Rules, monthly interest/instalment recoverable as indicated by the HDFC etc.

4. The HDFC may furnish to the Dy. Director of Accounts (L&A), a monthly statement of payments such as pre E.M.I. interest, EMI etc., due in respect of the loans granted by them under the scheme, by twenty fifth of the month preceding the month in which the repayment is to be credited to the Corporation.

5. The Drawing and Disbursing Officers should after the loan has become due for repayment in accordance with the provisions of the Government order 3/7/2001-Fin(Exp) (B) dated 17-10-2001, start recoveries from the pay of concerned loanees working under them, towards the loan. They may indicate these recoveries alongwith Treasury deductions like Income Tax, Professional Tax, etc., under the Head "Housing Development Finance Corporation Advance" in the pay bills and enclose separate recovery schedules distinctly named "schedule of recovery of principal of HDFC Advance". Under no circumstances should these recoveries be shown under House Building Advances. A recovery Head of Account '8443-Civil Deposits-01-Housing Development Finance Corporation Advance, 106-Personal Deposits 01-Personal Deposits of Deputy Director of Accounts/Loans and Advances'. A specimen of recovery schedule is attached. The same procedure may be followed in regard to recoveries of instalment towards interest later.

6. In respect of Gazetted Officers who are self drawing Officers, necessary recoveries may be effected in their pay bills and shown distinctly under the head indicated above. These pay bills should be accompanied by the relevant recovery schedules invariably. The DDA concerned should ensure that recoveries are started according to prescribed schedule.

In respect of Government employees working on deputation on foreign service terms and conditions, the foreign employer may send a local cheque/DD in favour of the Director of Accounts/Dy. Director (L&A) not later than 5th of the following month in settlement of amount recovered towards HDFC advance alongwith the necessary schedules who will in turn deposit this amount to authorised bank.

7. In respect of other Government employee the Director of Accounts will compile the account as is being done at present and he shall arrange to deposit the recoveries of HDFC advance in the PDA to be opened in the name of Dy. Director of Accounts/Loans and Advances.

8. The Director of Accounts shall open a Personal Deposit Account in the name of Deputy Director of Accounts/Loans and Advances in the accredited bank, State Bank of India, Panaji and operate it through Treasury Office, Panaji as per the set procedure. The cheques/D.D's received from foreign employer shall also be credited

immediately on receipt in the said account. The accretion in the P. D. account shall be utilised only for the purpose of making payments to HDFC for credit to their account in the Corporation Bank.

9. The HDFC already has an account in the same branch in the Corporation Bank.

10. As soon as cheques/DDs Recovery Schedule are received in the office of Director of Accounts from all the Treasuries and Foreign Employer, it shall be verified that the total of all the schedules agree with the amount of all the cheques/DDs Recovery Schedule received. In case of any discrepancy between totals of cheques/DDs recovery schedule and the schedule totals, and in case of any schedule in wanting immediate action may be taken to the concerned Head of Dept./Head of Office/Director of Accounts for the wanting schedule or for rectification or discrepancies. With reference to the recovery schedules received with the cheques/DDs recovery schedule, the Director of Accounts will arrange for posting of the individual accounts of all the loanees and work out in each case, the difference between the amount recovered and amount due to HDFC as indicated by them and work out the total of such difference. He may also arrange to verify whether there are any cases of non-recovery of the loan instalments.

For the first month of the repayment of loan to HDFC, the Director of Accounts may draw a cheque for the entire amount demanded by HDFC by debit to the Head '2075-Miscellaneous General Service 800 Other Expenditure 01-Subsidy/HBA to Government servants 76-subsidies under Demand No. 8'. The total amount so credited to bank account may be arranged to be transferred to the account of HDFC by not later than 10th of the following month.

For the subsequent months he may draw a cheque for the amount representing the difference between the total dues demanded by HDFC for the month and the amount already recovered and available in his bank account and credit the difference amount to his Bank account. The total amount available there after may be arranged to be transferred to the account HDFC by the due date with a schedule of repayment indicating the loan repayment credited to HDFC against each loanee.

11. In addition to the Director of Accounts, the Heads of Departments shall also maintain

individual accounts of loan sanctioned by them and released by the HDFC under the scheme and the amounts recovered from the employees under the Government HBA Rules, in respect of the loanees, working in their departments. The Heads of Offices furnish every month to their Heads of Department statements of loan amount drawn and of recoveries towards HDFC advance effected under HBA Rules in respect of the staff working in their office including themselves and other Gazetted Officers. In respect of employees on foreign service, the Heads of department may obtain such particulars from the foreign employer. The Heads of Department may arrange for periodical reconciliation of the figures in their records with those in the books of Director of Accounts and furnish a Certificate of Reconciliation to the Finance Department Half yearly/annually by 10th October and 10th April of the year.

12. Procedure to be followed in case of transfer etc.:—

If a State Government Employee (non-Gazetted or Gazetted) who has obtained a loan under H.D.F.C. scheme is transferred from one office to another or on deputation, the Head of the Office should send full particulars of the amounts of the loan sanctioned; amount recovered amount outstanding alongwith particulars of sanction order and the release order of the H.D.F.C., to the Heads of Offices under whom the employees is transferred. The information may be furnished in the form prescribed by the Director of Accounts and copies thereof may be endorsed to the DDA (L&D), HDFC and the Heads of new Department concerned. In respect of Gazetted Officers who are self drawing Officers, the particulars are to be furnished on the L.P.Cs issued by DDA (Gazetted Section) and copy sent to another DDA (Gazetted Section) under whose jurisdiction the Government employee is transferred.

13. Cases of cessation service due to death or otherwise:—

In case of a Government servant who has availed himself of House purchase/Building loan under this scheme and who ceases to be in

Government employment due to death while in service or other reason, the fact may be intimated to the DDA (L&D), Head of Department and to the Housing Developments Finance Corporation, so that necessary action may be taken to recover the outstanding amount due towards the principal amount and interest thereon. While recommending loans for housing under HDFC, the Heads of Departments while scrutinising the applications should take all care to ensure that the repayment schedule is correctly fixed, taking into consideration the number of years of service left for the employees, their repaying capacity and accordingly amount to be adjusted through gratuity at the time of death/retirement so that the the entire amount of loan is fully settled. In case any excess amount is sanctioned to the employees, head of department shall be fully responsible including the responsibility of recovery of advance.

14. Communication of balances to the individual loanees:—

The D.D.A. (L&A) shall, at the end of each financial year, furnish to every loanee, statement of balances in the form indicated below:—

(1) Name of the Government Employee (2) Designation (3) Amount of loan sanctioned by the H.D.F.C. (4) total amount recovered under Government H.B.A. Rules (5) Balance amount on 31st March.

Lower portion of the form may be perforated so that, it may be returned to the Dy. Director of Accounts (L&A) with the acceptance or otherwise recorded by the employee concerned.

15. The DDA (L&A) may review every quarterly all the cases and ensure that in respect of all loanees where the amounts due to H.D.F.C., have been settled, recoveries from pay and allowances of the loanees under State H.B.A. Rules, are not omitted to be made or unduly delayed. Persistent correspondence may be resorted to in cases of defaults unduly carried forward.

Yvonne Cunha, Under Secretary (Finance-Exp.).

Panaji, 17th October, 2001.

Schedule of Recoveries of Housing
Development Finance Corporation
for the month of.....

Head of Account
for recovery of
principal.

8443 — Civil Deposits
01 — HDFC advance
106 — Personal Deposits
01 — Personal Deposits of
Dy. Dir. of Accounts/L&A

Sr. No.	Name & Designation of the Loanee	Account No. allotted by HDFC	Amount of loan sanctioned	No. of Instalments & rate of recovery	Instalments recovered including present one	Amount recovered during the month	Balance to be recovered	Remarks
1	2	3	4	5	6	7	8	9

Total

Signature of Head of Deptt./Office

Notification

3/7/2001-Fin(Exp)(A)

Sub:- Extension of Loan facilities for House Building to State Government Employees through Housing Development Finance Corporation (HDFC).

Preamble:

House Building Advances (HBA) to the State Government Employees are at present met from State Plan Allocation. Due to constraint on resources, it has not been possible to provide adequate Plan allocation to satisfy the demands. The State Government, therefore, negotiated with the Housing Development Finance Corporation (HDFC) for advancing loans to the Government Employees for construction/purchase of houses/ready built flat. The Housing Development Finance Corporation has agreed for giving loans to the Government Employees for the purpose, subject to the State Government taking responsibility towards payment of principal and interest to the Housing Development Finance Corporation at rates of interest charged from time to time by HDFC.

The Government will however recover the principal and interest at rates prescribed by the State Government Rules for HBA from the employees. In consultation with the Goa Government Employees Association, certain changes have been agreed in the rates of interest and the period of repayment of HBA to Government Employees. The difference between the amount recovered from the Government Employees and the amount payable to HDFC will be made good by the State Government. Accordingly, the Government is pleased to issue the following orders:—

Government order No. 3/7/2001-Fin(Exp) dated 17-10-2001.

Effective from 17th October, 2001, the advances for construction/purchase/improvement/extension of house and purchase of flat to Government Employees [other than All India Service (AIS) Officers] will be disbursed by the HDFC. Upto the limit agreed to between the Corporation and the Government for 2001-02, HDFC has agreed to advance loan up to Rs. 30.00 crores (Rupees Thirty Crores). The loans will be disbursed on applications by the individual Government employees through their Heads of Offices and the Heads of Departments. The loan will be sanctioned by the Heads of Departments as per Rules of Government. The loans will be secured by equitable mortgage of the properties financed by way of deposit of title deeds. The State Government will hold the mortgage in trust for HDFC.

2. It has been decided to make certain changes in the Rules of payment of House Building Advance by the State Government. According to the Government order No. 3/7/79-Fin-(Exp) dated 16-3-1998 the rates of interest payable on HBA were as follows:—

Amount of Advance	Rates of interest
a) Sanctioned advance upto Rs. 50,000/-	7.5%
b) Sanctioned advance upto Rs. 1.5 lakhs	9%
c) Sanctioned advance upto Rs. 5.00 lakhs	11%
d) Sanctioned advance upto Rs. 7.5 lakhs	12%

With effect from 17-10-2001, the rates of interest on HBA will be 5% p.a. upto Rs. 3.50 lakhs and 7% p.a. for amounts in excess of Rs. 3.50 lakhs. The maximum HBA admissible will continue to be Rs. 7.50 lakhs. The advance for construction/purchase of houses/Flats shall be repaid in full together with interest in monthly instalments within a period not exceeding 20 years. The principal will be recoverable in not more than 180 instalments and the interest in not more than 60 instalments. The recovery of the advance will commence from the month following that in which the last instalment of the advance is drawn or from the 10th month following the drawal of 1st instalment whichever is earlier.

3. The rate of interest at present chargeable on loans by HDFC are as follows:

Amount of individual loan sanctioned	Interest p.a.
Upto Rs. 3.50 lakhs	5%
Above Rs. 3.50 lakhs	7%

The difference between the rate charged by the HDFC and the interest rate as per Government Rules will be subsidised by Government. The rate of subsidy will be limited to 6% for loan up to Rs. 3.50 lakhs and 5% for loan above Rs. 3.5 lakhs. According to HDFC Rules, the loan is repayable in 20 years in equated monthly instalments whereas recovery will be made from the employees as per rules of Government, i.e. principal in the 1st 15 years and interest during the subsequent 5 years. The difference between the amount payable to HDFC and the amounts actually recovered from the employees will be paid by State Government through the Director of Accounts. Suitable procedure for payment to HDFC will be prescribed separately.

4. Subject to the above, the advances will be regulated by the HBA Rules.

5. This scheme does not apply to Officers of the All India Service.

6. Detailed procedure regarding forwardal of application and sanction of loan, etc. is given in the Order.

By order and in the name of the Governor of Goa.

Yvonne Cunha, Under Secretary (Finance-Exp.).

Panaji, 17th October, 2001.

Order

3/7/2001-Fin (Exp)(B)

Sub: Detailed procedure regarding forwardal of applications and sanction of loans, etc. under the HDFC Scheme.

1. Government employees desirous of availing themselves of loan facility under the HDFC Scheme should submit through the Heads of Office applications in the HDFC application Form (Specimen enclosed), (Form-A) to their Heads of Departments. Employees on deputation or foreign service should apply for the advance to the Heads of their parent Departments through the District Head of the Office.

2. Along with the application in HDFC form, they should also furnish full information in the form prescribed for HBA under Government rules in Form No. S-252 and submit the following documents (with other documents as required under HBA Rules).

1. FOR CONSTRUCTION OF HOUSE

(1) Sale Deed executed by the Co-operative Housing Society if the site has been purchased through a Co-operative Housing Society or Lease Deed in respect of site allotted by Development Authority or from the vendor.

(2) Encumbrance Certificate from Sub-Registrar concerned for the latest period.

(3) Allotment letter issued by Development Authority or a Co-operative Housing Society.

(4) Possession Certificate (issued by a Co-operative Housing Society).

(5) Khata Certificate issued by Development Authority/Corporation.

(6) Permission from Society to mortgage property in favour of HDFC.

(7) Photo copies of the latest tax receipts.

(8) Original copy of sanctioned plan and licence for construction.

(9) A certificate under Urban Land Ceiling from the relevant authority.

(10) Copies of Documents of Title to the property in possession of the vendor (present owner) supporting his title.

II. FOR PURCHASE OF HOUSE**(i) Before Release of loan amount**

(1) Agreement for sale between the vendor and yourself.

(2) Copies of Documents of Title to the property in possession of the vendor (present owner) supporting his title viz:

- (a) Sale Deed/Partition Deed, etc.
- (b) Khata Certificate/Extract.
- (c) Prior Title Deeds.

(3) Encumbrance Certificate from Sub-Registrar for 30 years till date.

(ii) After Release of loan

- (1) Sale Deed duly registered.
- (2) Khata Certificate/Extract.
- (3) Prior Title Deeds in Original, i.e. documents mentioned in (i) 2 above.

3. A Memorandum of Loan Terms has been prescribed by HDFC (Form B) (specimen enclosed). The first page will be on a non-judicial stamped paper of Rs. 10/- denomination. Each applicant should affix his/her signature in all the pages from page 1 to 12 of the *Memorandum of Loan Terms*. This shall be submitted to the Head of Department along with the application.

4. An intimation to HDFC in Form enclosed (Form C) regarding the deposit of documents with the Head of Department may be enclosed to the application by each applicant.

5. The Head of Department after exercising the necessary checks under the Government HBA Rules shall accord sanction for payment of HBA to the Government servant concerned subject to the maximum limit prescribed in the Government order No. 3/7/79-Fin(Exp) dated 16-3-1998.

6. He shall forward the sanction order along with HDFC application form and the Memorandum of Loan Terms (after affixing his signature on page 13 of the Memorandum) to the HDFC, Panaji with a letter that he has taken possession of the required documents detailed above. He may also indicate the amount of the instalment of advance to be released.

7. If the amount is released in more than one instalment, the release of second and subsequent

instalments may be made as indicated by concerned Head of Department/Head of Office as the case may be and intimated to HDFC for further action.

8. The Heads of Departments may invariably forward copies of all such sanction orders including release of instalments to the Heads of Offices, applicants and the Director of Accounts.

9. On receipt of the sanction orders with relevant documents required by them, the HDFC will release the loan instalment recommended by the Head of department and draw a cheque in favour of each individual loanee which will be sent to the Head of the Office concerned.

10. The HDFC shall send an intimation to the Head of Department and the Director of Accounts regarding pre-equated monthly instalment interest to be paid and the recovery of equal monthly instalment in respect of all loanees concerned.

By order and in the name of the Governor of Goa.

Yvonne Cunha, Under Secretary (Finance-Exp.).

Panaji, 17th October, 2001.

FORM - A

HOUSING DEVELOPMENT FINANCE CORPORATION
LTD.

LOAN APPLICATION UNDERLINE OF CREDIT**1. PERSONAL DETAILS OF APPLICANT**

Full Name:
Residential Address:
Telephone Number: Office: Residence:
Date of Birth: Age: Years:
Educational Qualification:
Marital Status: Single: Married: Others:
Number of Dependants:

2. EMPLOYMENT DETAILS

Date of joining the Govt. Service:
Duration of Confirmed Service: Years:
Present Designation:
Gross Monthly Salary: Rs.
Other Income, If any: Rs. Source:
Date of Retirement:

3. PROPERTY DETAILS

Full Address of the Property:
Name of the Owner/Co-owner (If any):

Cost of land, if applicable: Rs.....
 Cost of Construction: Rs.....
 Total Cost of Property Rs.....
 Built-up area: Sq.ft.....

4. LOAN DETAILS

Total Loan Required: Rs.
 Term of Loan Required
 (Max. 20 yrs.):
 (Not to go beyond retire-
 ment date)

recommends the above application. Save and except what is disclosed by the Employee in this application, the Government of Goa has not granted any loan to the employee under any of its lending schemes. It is further declared that the loan is in conformity with the housing loan scheme submitted by the Government of Goa to HDFC.

Place:

Date:

Authorised Signatories of the
 Government of Goa-Viz.
 Head of Department.

5. GENERAL

Has the Applicant or Spouse
 of the Applicant earlier
 applied/obtained Housing
 Loan from: (if Yes, give details)

FORM B

MEMORANDUM OF LOAN TERMS

(a) HDFC under its Normal
 Lending Scheme: Yes/No.

(b) HDFC under any of its
 Line of Credit Scheme: Yes/No.

(c) His/Her Employer: Yes/No.
 Do you singly or jointly
 in the name of spouse
 or dependent children
 own a house/flat any
 where in India? If Yes,
 location: Yes/No.

This Memorandum of the Terms and Conditions of loan made this day of2001 at..... BETWEEN SHRI/SMT. Son/daughter of major in age, Indian National, at present residing at..... (hereinafter called "the Borrower" which expression shall, unless the context otherwise requires, include his heirs, executors, legal representatives and administrators) of the One Part AND HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED, a Company, registered under the Companies Act, 1956, and having its registered office at Raman House, 169, Backbay Reclamation, Mumbai - 400 020, represented in the presents by Virtue of dated(hereinafter called "HDFC" which expression shall, unless the context otherwise requires, include its successors and permitted assigns) of the Other Part.

UNDERTAKING

I undertake that the following shall be payable to HDFC through my employers, viz.:

Pre-Equated Monthly Instalment, Interest, Equated Monthly Instalments and any other charges that may be payable towards repayment of loan and interest.

ARTICLE - I

DEFINITIONS

DECLARATION

I declare that all the particulars and information given in this application form are true and correct and that they shall form the basis of the loan HDFC may decide to grant to me. I confirm that I have no insolvency proceedings against me nor have I ever been adjudicated insolvent. I agree that HDFC may take up such reference as it considers necessary for confirmation of the statements made in this application. I further state that the statements made by me are true and correct to the best of my knowledge. It is declared that the loan applied for is not for repaying an earlier loan, either partly or fully.

Place:

Date:

.....
 APPLICANTS SIGNATURE

Forwarded to HDFC for consideration. The undersigned duly authorised Officers of the Government of Goa

1.1 In this Memorandum, unless the context otherwise requires:—

(a) "House" or "Property" means the residential house or a dwelling unit of any size and having an independent access and includes a bungalow, an ownership apartment, a flat, a row house, etc., together with the land (other than a farm house or a temporary structure) for the construction/purchase/renovation of which the loan is granted hereunder.

(b) "Employer" means..... having its Registered Office at and in whose service the Borrower is employed;

(c) "Loan" means the loan amount provided for in clause 2.1 of this Memorandum;

(d) "Prepayment" means premature repayment as per the terms and conditions laid down by HDFC in that behalf and in force at the time of prepayment;

(e) "Rate of Interest" means the rate of interest referred to in clause 2.2 (a) of this Memorandum;

(f) "Equated Monthly Instalment" (EMI) means the amount of monthly payment necessary to amortize the loan with interest over the period of the loan.

(g) "Pre-equated Monthly Instalment Interest" (PEMII) means interest at the rate indicated in clause 2.2 of this Memorandum, on the loan from the date/ /respective dates of disbursement of the loan immediately prior to the date of commencement of EMI.

ARTICLE-II

LOAN, INTEREST, ETC.

2.1 Amount of Loan:—

The Borrower agrees to borrow from HDFC and HDFC agrees, subject to the loan to the Borrower being recommended by the Employer, to lend to the Borrower a sum of Rs..... (Rupees..... only) on the terms and conditions hereunder set forth.

2.2 Repayment of loan, interest, etc.

To be filled in by HDFC (a) The loan will be repayable in..... consecutive EMIs of Rs..... each subject to what is stated hereunder. These instalments shall be paid, by the end of every month. The EMI comprises of principal and interest calculated on the basis of annual rest at the rate of% per annum and is rounded off to the next rupee.

To be filled in by HDFC (b) The EMIs shall commence from..... and the first of such EMIs shall become due and payable at the end of the month subject however, that in the event of advancement of disbursement of the loan in full or the completion of the construction of the house or the completion of the purchase transaction of the house or the site as the case may be, whichever is earlier, the date of commencement of EMIs shall be the first day of the month succeeding the month in which the disbursement of the loan will have been completed or succeeding the month in which the construction of the house or the completion of purchase transaction would have been completed and subsequently the due date of the payment of the first EMI shall, in such case, be the last day of such succeeding month.

(c) Prior to the commencement of the EMIs, the Borrower shall pay HDFC, PEMII every month, if applicable.

(d) PEMII, EMI, and all other charges payable in terms of this Memorandum shall be completed on the basis of a year of 360 days.

(e) The EMIs and PEMII will be deducted by the employer from the Borrower's salary as per the rules of the employer in this behalf and shall be paid to HDFC by the employer directly in terms of this Agreement.

2.3 Schedule of Disbursement:

The loan shall be disbursed in one lumpsum or in suitable instalments as per the recommendation made by the employer.

2.4 Mode of Disbursement:

All disbursement of the loan to be made by HDFC to the Borrower under or in terms of this Memorandum shall be made to the Borrower by cheques duly crossed and marked "A/C Payee only". The collection and all other bank charges, if any, in respect of realisation of such cheques will have to be borne by the Borrower and the disbursement shall be deemed to have been made on the date on which the disbursement shall have been made to the Employer notwithstanding the date on which the Borrower has been placed with the fund by the Employer.

2.5 Delay in payment of EMI etc.:

The delay in payment of EMI or PEMII, etc., shall render the Borrower liable to pay additional interest on such delayed payments as per the rules of HDFC in that behalf in force from time to time, provided that the obligation to pay additional interest shall not entitle the Borrower to set up a defence that no event of default has occurred nor shall it deprive HDFC of its right to enforce payment of the loan forthwith and to enforce the Guarantee of the Employer.

2.6 Pre-Payment:

HDFC, may in its sole discretion and on such terms as to pre-payment premia, etc, as it may prescribe, permit pre-payment at the request of the Borrower.

2.7 Alteration and Re-Scheduling of EMIs:

If the loan is not fully drawn by the Borrower within a period of 9 months from the date thereof, HDFC may, by notice to the Borrower and to the Employer suspend, or cancel further disbursement of the loan. In such an event, the EMIs will be altered and re-scheduled in such a manner and to such extent as HDFC may in its sole discretion decide and the EMIs shall be paid as per the said alterations and re-schedule, notwithstanding anything stated in this Memorandum or any latter or document.

2.8 Right to cancel further disbursement:

Without prejudice to HDFC's other rights and remedies available to it in terms of clause 7 of this Memorandum, HDFC shall have the right to cancel and suspend further disbursement of the loan, if there is a default in payment of PEMII. Intimation of such cancellation shall be sent to the Borrower and to the Employer.

**ARTICLE-III
SECURITY**

3.1 Security for the loan:

The Borrower agrees and undertakes that the repayment of principal sum of the loan and payment of the interest and other charges and any other dues payable under this Memorandum by the Borrower to HDFC shall be secured by:

(a) A guarantee from the Employer in the form prescribed by HDFC.

(b) Deposit of title documents of the property to be financed as security. It is agreed that the Employer shall hold the title documents of the property on behalf of HDFC as HDFC's agent.

3.2 Title to the House, etc.:

The Borrower shall give a declaration to the effect that the Borrower has a clear and marketable title to the house proposed to be mortgaged with HDFC as security, free from reasonable doubts and encumbrances and that the Borrower indemnifies and keeps HDFC saved and harmless against any risk whatsoever.

ARTICLE-IV

**CONDITIONS PRECEDENT TO DISBURSEMENT
OF LOAN**

4.1 Conditions for disbursement:

The obligation of HDFC to make any disbursement of the loan shall be subject to the conditions that:

(a) *Non-existence of event of default:*

No event of default as specified in clause 7 shall have occurred.

(b) *Evidence for utilisation of disbursement:*

Such disbursement shall, at the time of request therefor, be needed immediately by the Borrower for the purpose of purchase/construction/renovation of the house, as the case may be. The Borrower shall produce such evidence in respect of the proposed utilisation of the proceeds of the disbursement as is found satisfactory by HDFC.

(c) *Extraordinary circumstances:*

No extraordinary circumstances shall have occurred which might adversely affect the Borrower's capacity to fulfil his obligations under this Memorandum.

(d) Pending Legal Proceedings:

There is no action, suit, proceedings or investigations pending or to the knowledge of the Borrower threatened against the Borrower before any Court of Law of Governmental authority or any other Competent Authority which might have a material effect on the financial and other affairs of the Borrower or which might put into question the validity of performance of this Memorandum or any of its terms and conditions.

(e) House to be free from encumbrance, etc.:

The Borrower shall have satisfied HDFC that the house is free from encumbrances, lien, charges or any other claims whatsoever and shall always be kept likewise.

(f) Creation of Mortgage:

The Borrower shall have created a first mortgage of the house in favour of HDFC in such manner and in such form as HDFC may specify.

(g) Recommendation and guarantee by the Employer:

The Borrower has secured a recommendation for his loan application from the Employer and the Employer has also guaranteed the performance and discharge of the Borrower's obligations hereunder.

**ARTICLE-V
COVENANTS**

5.1 Affirmative covenants:**(a) Utilisation of loan:**

The Borrower shall utilise the entire loan for the purchase/construction/renovation of the house as indicated by him in his loan application and for no other purpose whatsoever.

(b) Notify causes of delay:

The Borrower shall promptly notify any event or circumstances which might operate as a cause of delay in the acquisition or commencement or completion of the construction/renovation, as the case may be, of the house.

(c) Maintenance of house:

The Borrower shall maintain the house, when acquired/completed, in good order and condition and shall make all necessary repairs, additions and improvements thereto during the continuance of the loan.

(d) *Compliance with rules, etc. and payment of maintenance charges, etc.:*

The Borrower shall duly and punctually comply with all the terms and conditions of the holding of the house and all the rules, regulations, bye-laws, etc., of the concerned Co-operative Society, Association, Limited Company or any other Competent Authority and pay such maintenance and other charges for the upkeep of the House and also any other dues, etc. as may be payable in respect of the house or the use thereof.

(e) *Loss/damage by uncovered risks:*

The Borrower shall promptly inform HDFC of any loss or damage to the property which the Borrower may suffer due to any force majeure or Act of God, such as earthquake, flood, storm, tempest or typhoon, etc.

(f) *Overrun in the cost:*

The Borrower shall provide out of his own funds any overrun or shortfall in financing the cost of acquisition/construction/renovation.

5.2 *Notify additions, alterations:*

The Borrower shall notify and furnish details of any additions to or alterations in the House which might be proposed to be made during the continuance of the loan.

5.3 *Negative covenants:*

Unless HDFC shall otherwise agree, the Borrower shall not:—

(a) *Possession:-*

Part with the possession of the house or any part thereof.

(b) *Alienation:-*

Sell, mortgage, lease, surrender or otherwise howsoever alienate, house or any part thereof except as otherwise permitted by HDFC. However, HDFC will permit the Borrower to create second charge over the house, in favour of the Employer.

(c) *Agreement and arrangements:*

Enter into any agreement or arrangement with any person, institution or local body or Government body for allowing the use or occupation of the spouse or disposal thereof during the continuance of the loan.

(d) *Change of use:*

Change residential use of the house. If the house is used for any purpose other than residential purpose, HDFC shall, in addition to any other action which it might take, be entitled to charge,

in its sole discretion, such higher rate of interest as it might fix in the circumstances of the case.

(e) *Merger:*

Amalgamate or merge the house with any other adjacent property nor shall he create any right of way or any other easement on the property.

(f) *Surety or guarantee:*

Stand surety for anybody or guarantee the repayment of any loan or payment of the purchase price of any assets by anybody.

(g) *Leaving India:*

Leave India for employment or business or for long stay abroad without fully repaying the loan then outstanding together with interest and other dues and charges including repayment premia as may have been prescribed by HDFC.

(h) *Change of employment:*

Resign from the service of the employer without fully repaying the loan then outstanding, together with interest and other dues and charges including prepayment premia.

ARTICLE - VI

BORROWER'S WARRANTIES

6.1 The Borrower hereby warrants and undertakes the HDFC as follows:

(a) *Confirmation of loan application:*

The Borrower confirms the accuracy of the information given in his loan application and any prior or subsequent information or explanation given to HDFC in this behalf.

(b) *Disclosure of material changes:*

That subsequent to the said loan application, there has been no material change which would affect the purchase/construction/renovation of the house or the grant of the loan as proposed in the loan application.

(c) *Charges and encumbrances:*

That there are no mortgages, charges, lispendens or liens or other encumbrances or any rights of way, light or water or other easements or right or support on the whole or any parts of the property.

(d) *Litigation:*

That the Borrower is not a party to any litigation of a material character and that the Borrower is

not aware of any facts likely to give rise to such litigation or to material claims against the Borrower.

(e) Disclosure of defects in property:

That the Borrower is not aware of any material defect in the property or its title which has remained undisclosed and/or which may affect HDFC prejudicially.

(f) Public scheme affecting the Borrower's property:

That the property is not included in or affected by any of the scheme of Central/State Governments or of the Improvement Trust or any other public body or local authority or by any alignment, widening or construction of road under any scheme of any authority.

(g) Infringement of local laws:

That no suit is pending in a Civil/Magistrate's Court or any other Court of Law in respect of the property for which the loan has been sanctioned by HDFC nor has the Borrower been served with any Notice for infringing any provisions of any Municipal Act or any other Act relating to local bodies or gram Panchayats or Local Authorities or with any other process under any of these Acts.

(h) Due payments of public and other demands:

That the Borrower has paid all public demands, such as, Income tax and all other taxes and revenues payable to the Government of India or the Government of any State or to any local authority and that at present there are no arrears of such taxes and revenue due and outstanding.

(i) HDFC rules and regulations:

It shall be the Borrower's obligation to keep himself acquainted with the rules of HDFC, herein referred to, in force from time to time.

ARTICLE-VII

REMEDIES OF HDFC

7.1 Remedies of HDFC in case of "events of defaults"

If one or more of the events specified in this Article (hereinafter called "events of defaults") shall have happened, then the entire principal amount of the loan, all accrued interest on the loan and any other charges payable in terms of this Memorandum shall become due and payable forthwith to HDFC and the Guarantee provided by the Employer shall forthwith become enforceable and the Borrower and the Employer shall jointly and severally become liable to pay and shall jointly and severally pay to HDFC the entire principal

amount of the loan, all accrued interest thereon and all other amounts due and payable under this Memorandum notwithstanding anything to the contrary contained in this Memorandum.

PROVIDED THAT, nothing in this Memorandum or in the Guarantee furnished by the Employer, shall prevent HDFC in enforcing the mortgage of the house created by the Borrower in favour of HDFC in terms of clauses 3.1 and 3.2 hereof and that the Guarantor and the Borrower shall not be entitled to set up a defence against any claim made or sought to be enforced by HDFC under the Guarantee as aforesaid and that HDFC shall enforce the said mortgage before proceeding against the guarantor/Employer.

7.2 Events of default:

(a) Payment of dues:

If default shall have occurred in payment of any of the EMIs or in payment of interest under and in accordance with clause 2.2 (a), (b) and (c), and in payment of any other amounts due and payable to HDFC in terms of this Memorandum; or

(b) Performance of Covenants:

If default shall have occurred in the performance or discharge or fulfillment of any other covenants, conditions of agreements on the part of the Borrower under this Memorandum or any other Agreement between the Borrower and HDFC in respect of this loan; or

(c) Employer's performance:

If the Employer shall have failed in discharge of any of its obligations to HDFC under this Memorandum or under the Guarantee for this loan or any other loan or under any of the other agreements with HDFC; or

(d) Supply of misleading information:

Any information given by the Borrower in his loan application or by the Employer to HDFC for financial assistance is found to be misleading or incorrect in any material respect or any warranty referred to in clause 6 is found to be incorrect; or

(e) Inability to pay debts:

If there is a reasonable apprehension that the Borrower is unable to pay his debts or proceedings for taking him into insolvency have been commenced; or

(f) Sale, disposal of property:

If the Borrower's property, which is given as security for the loan is sold, disposed off, charged, encumbered or alienated; or

(g) Attachment or distraint of properties:

If an attachment or distraint is levied on any property or any part thereof and/or execution proceedings are taken or commenced for recovery of any dues from the Borrower or from the Employer.

(h) Cessation of employment:

If the Borrower ceases to be in the employment of the Employer by resignation, death or otherwise or his contract of service with the Employer has been terminated or suspended, for any reason whatsoever; or

(i) Change in Constitution and set up:

Guarantee will remain in full force notwithstanding any change in the Constitution or set up of the Guarantor.

7.3 Notice to HDFC on the happening of an Event of Default:

If any event of default or any event which, after the notice or lapse of time or both would constitute an event of default, shall have happened, the Borrower shall forthwith give HDFC intimation thereof in writing specifying such event of default, or such event provided that non-observance of this condition by the Borrower shall not prevent HDFC to enforce payment from the Borrower and the Employer or from either of them in terms of clause 7.1 hereinabove stated.

7.4 Expenses of preservation of assets of the Borrower and collection:

After an event of default has occurred all reasonable costs incurred by HDFC in connection with (i) preservation of Borrower's assets (whether now or hereafter existing) or (ii) collection of amounts due under this Memorandum; may be charged to, and reimbursed by the Borrower or the Employer, as HDFC shall specify.

ARTICLE - VIII

WAIVER

8.1 Waive not to impair the rights of HDFC:

No delay in exercising or omission to exercise any right, power or remedy accruing to HDFC upon any default under this Memorandum, Guarantee or any other Agreement or document shall impair any such right, power or remedy or shall be construed to be a waiver thereof or any acquiescence by it in any default, affect or impair any right, power or remedy of HDFC in respect of any other default against the Borrower or the Employer.

ARTICLE - IX

EFFECTIVE DATE OF MEMORANDUM

9.1 Memorandum to become effective from the date of execution.

This Memorandum shall have become binding on the Borrower and HDFC on and from the date of execution hereof. It shall be in force till all the monies due and payable to HDFC under this Memorandum are paid in full.

ARTICLE - X

MISCELLANEOUS

10.1 Place and mode of payment:

All monies due and payable to HDFC, under or in terms of this Agreement and the Guarantee shall be paid at the Branch office of Housing Development Finance Corporation, Panaji by cheque or bank draft in favour of HDFC on a scheduled bank in the city of Panaji or in any other manner as may be prescribed by HDFC and shall be so paid on or before the due date to which the payment relates. Credit for all payments by cheque/bank draft drawn will be given only on realisation thereof by HDFC.

10.2 Method for ascertainment of loan outstanding:

Notwithstanding anything to the contrary contained in this Memorandum, the amount of the loan outstanding and the amount of interest shall be such as may be advised by HDFC from time to time as appearing in the books of accounts of HDFC and shall be final and conclusive as to the amount due to HDFC from the Borrower.

10.3 Service of Notice:

Any notice or request required or permitted to be served upon or given to HDFC or to the Borrower in terms of this Memorandum shall be in writing. Such Notice or request shall, if to be given by HDFC to the Borrower, be deemed to have been duly served upon or given to the Borrower if it is addressed to the Borrower and despatched by HDFC by post or otherwise at the address given below. If any Notice or request is to be served upon or given to HDFC by the Borrower, it shall be deemed to have been served upon or given to HDFC, if it is delivered to HDFC at the address given below:

For the Borrower:

For HDFC : Housing Development Finance Corporation Limited, Panaji.

IN WITNESS WHEREOF THE Borrower and HDFC have signed this Memorandum, the day, month and year first above written.

SIGNED AND DELIVERED by the within named Shri/Smt.

SIGNED AND DELIVERED by within named Shri
For HOUSING DEVELOPMENT FINANCE CORPORATION
LIMITED, by the virtue of date

FORM - C

[See Order No. 3/7/2001-Fin(Exp)(B) dated 8-10-2001]

TO BE WRITTEN BY THE EMPLOYEE TO
HDFC LTD.

We the Employer of the Borrower herein-
above mentioned do hereby declare.

(a) that the signature hereinafter is that of the
Borrower and we verify the same;

(b) that we recommend to HDFC the grant of a loan
of Rs. to the Borrower;

(c) that we have verified all the statements made by
the Borrower in his loan application dated submitted
to HDFC and also in this Memorandum and that they
are found to be true and factually correct;

(d) That we do hereby guarantee to HDFC the
fulfillment, performance and discharge of all the
obligations of the Borrower in the Memorandum and
on his failure to do so we do hereby undertake and
guarantee to HDFC irrevocably, unconditionally and
absolutely, to fulfil, perform and discharge the same
without any demur or protest. We also do hereby
undertake and guarantee to HDFC irrevocably,
unconditionally and absolutely to fulfil, perform and
discharge our obligations and liabilities in terms of
the Agreement dated made by us in favour of
HDFC ; and

(e) That we have taken all the necessary
authorisations and approvals to furnish and provide
the declarations and the Guarantee herein contained;

(f) Notwithstanding anything to the contrary
contained herein it shall be our obligations to pay the
EMIs. PEMII and any other dues payable in terms of
this Agreement to HDFC whether we have deducted
or have been able to deduct the same from the salary of
the Borrower.

Authorised to execute these presents

Vide Govt. Order No.

Dated given by the State Government.

Place:

Department:

Date:

Designation:

Under Secretary to Government

Regional Manager/Asstt. Manager,
Housing Development Finance
Corporation Limited,

Dear Sir,

Sub: Authorising to deposit title deeds.

Ref: Memorandum of loan terms dated
under the Line of Credit Arrangements.

While thanking you for sanctioning and releasing the
housing loan in respect of which I have executed the
Memorandum of loan terms dated in your favour, I
have to place on record that I have entrusted all my
original title deeds in respect of the property described
below to, Head of the Department with
a request to hold the said title deed on your behalf as
agent (HDFC, Panaji) under the above arrangement as
security for the loan advanced to me.

Yours faithfully,

()

DESCRIPTION/SCHEDULE OF THE PROPERTY
LIST OF DOCUMENT GIVEN

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

Under Secretary to Government

FORM 'D'

TO BE WRITTEN BY HEAD OF OFFICE

To,

The Head of the Department

.....

Dear Sir,

Sub.- Transmitting the Documents of Title
 Ref.- Agreement of Housing Loan Mr/Mrs.....

 HDFC Ltd., and dated

Enclosed please find the title deeds described below and handed over to us by Mr/Mrs. with instructions to forward the said Original title deeds in respect of his property to be held by you on HDFC behalf as deposited by said Mr/Mrs. who intends to deposit the title deeds with you at to create security for said housing loan.

Please acknowledge the receipt of Original title deeds and confirm the deposit of the same with you at

Yours faithfully,

(Name with Designation)

DESCRIPTION/SCHEDULE OF THE PROPERTY

List of Documents Given

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

FORM 'E'

FORM OF AGREEMENT TO BE EXECUTED AT THE
 TIME OF DRAWING AN ADVANCE
 BY GOA GOVERNMENT SERVANTS FOR BUILDING,
 ETC., OF HOUSES FROM
 HOUSING DEVELOPMENT FINANCE CORPORATION
 LTD.

An Agreement made this day of two thousand between the Governor of Goa (hereinafter called "the Government") of the One Part and Shri aged son/daughter of, at present serving as (hereinafter called "the Borrower" which expression shall unless excluded by or repugnant to the subject or context include his heirs, executors, legal representatives and administrators) of the Other Part.

Whereas the Borrower desires to purchase a land and construct a house thereon; purchase a ready built house/ /flat described in the Schedule hereto annexed and whereas the Borrower has applied to for an advance of Rupees from Housing Development Finance Corporation under the scheme of House Building Advance introduced in vide No. 3/7/2001/Fin(Exp)(B) dated 17-10-2001.

And whereas the advance of Rs. (Rupees) has been sanctioned to the Borrower vide No. dated a copy of which is annexed to these presents, for the purpose aforesaid, on the terms and conditions set forth therein. Now it is hereby agreed by and between the parties hereto that in consideration of the sum of Rupees paid/to be paid by the Housing Development Finance Corporation to the Borrower, the Borrower hereby agrees with the Government,—

(1) to repay to the Housing Development Finance Corporation through the Government the said amount of Rs. (Rupees) with interest calculated in accordance with para 3 of the G. O. No. 3/7/2001-/Fin(Exp)(A) dated 17-10-2001 Monthly instalment of Rupees to be deducted from his pay as provided for by the said rules from the month of Two thousand and the Borrower hereby authorise the Government to make such deductions from his monthly pay/leave salary bills.

** (2) (a) Within two months from the date of the receipt of the amount of Rs. (Rupees) out of the said advance of Rs. (Rupees) to expend the aforesaid amount in the purchase of land and to produce for inspection of the sale deed in respect thereof failing which, the Borrower shall be liable to refund forthwith the entire amount together with interest thereon, to—

(b) Within one month from the date of the receipt of the advance of Rs. (Rupees) to expend the aforesaid amount in the purchase of the said ready built house), and to complete the acquisition of the said house failing

which, the Borrower shall refund the advance together with interest to Government forthwith for disbursement to Housing Development Finance Corporation.

(c) To complete construction of the said house within 9 months strictly in accordance with the approved plan and specifications on the basis of which the amount of advance has been computed and sanctioned.

(3) If the actual amount paid for the purchase/redemption of the house is less than the amount received by the Borrower to repay the difference forthwith.

(4) Without prejudice to any other right of the Government in that behalf, if any amount becomes refundable or payable by the borrower to the Government, the Government shall be entitled to recover the same by deduction from his pay such amounts as it shall deem reasonable.

(5) And it is hereby lastly agreed and declared that the Government shall be entitled to recover the balance of the said advance with interest remaining unpaid at the time of his retirement or death preceding retirement from the policy amount in the Goa Government Insurance Department or in the Life Insurance Corporation of India assigned to Government or from the whole or any specified part of the gratuity or death-cum retirement Gratuity that may be sanctioned to him.

** Strike off if not applicable
Mention whatever is applicable

IN WITNESS WHEREOF THE BORROWER has hereunto set his hand and the Governor of Goa has caused for and on his behalf set his hand the date and year first before written.

The schedule above referred to.—

Signed by the Borrower

(Signature of the Borrower)

In the presence of:—

1st Witness
Address
Occupation

2nd Witness
Address
Occupation

Signed by Shri
Secretary to the Government of Goa,
.....Department
for and on behalf of the Governor of Goa

In the presence of:—

1st Witness
Address
Occupation

2nd Witness
Address
Occupation

FORM - F

DRAFT OF THE MEMORANDUM TO BE UTILISED
WHEN THE MORTGAGE IS CREATED BY THE
EMPLOYEE BY DEPOSITING TITLE DEED WITH
THE GOVERNMENT AS
AGENT OF HOUSING DEVELOPMENT FINANCE
CORPORATION LTD.

Sr. No.

On the day of 20 I, Shri
(hereinafter called "the Mortgager") attended office of
.....(hereinafter called) at and delivered to and
deposited with an Officer of the acting on
behalf of and as an authorised agent of the HOUSING
DEVELOPMENT FINANCE CORPORATION LIMITED, a
Company registered under the Companies Act, 1956,
having its registered Office at Raman House, 169, Backbay
Reclamation Mumbai — 400 020, (hereinafter called "the
Mortgagee") the document of title, evidences, deeds and
writings more particularly described in the First Schedule
hereinunder written (hereinafter called "the said title
deeds") in respect of the property of the Mortgager
described in Second Schedule hereinunder written.

Whilst making the deposit of the said title deeds, the
Mortgager stated that he/she was making the deposit of
the said title deeds in his/her capacity as the owner of
the said immovable property with intent to create the
security by way of an Equitable Mortgage by deposit of
title deeds of the said property together with the other
structures, fixtures and fittings to be constructed in future
(hereinafter referred to as "the said immovable property")
to secure the due repayment and discharge by the
Mortgager to the Mortgagee of the principal amount of
the loan of Rs. (Rupees) together with interest/
compound interest and/or additional further interest in
case of default, liquidated damages costs, charges,
expenses and other monies by the Mortgager to the
Mortgagee under the Loan Agreement dated

The Mortgager further stated that the said title deeds
deposited were the only documents of title relating to
the said immovable property an Officer of the
Mortgagee and acting on behalf of the Mortgagee as
stated above accepted the said deposit of title deed made
by the Mortgager as security for the aforesaid facility in
the presence of

Dated

Signed by

.....
(Signature of the Officer
accepting the documents on behalf of
Housing Development Finance Corporation Ltd.)

FIRST SCHEDULE (LIST OF DOCUMENTS GIVEN)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

SECOND SCHEDULE DESCRIPTION OF THE PROPERTY

FORM 'G'

Department of Inland Waterways

From

Dated:-

Captain of Ports

Notification

(Name & address of the Borrower)

RND/Accts/Rev-FR/01/02/1263

To,

Housing Development Finance
Corporation Ltd.,

Sir,

This is to confirm that I have deposited the original title deeds listed below pertaining to my immovable property bearing No. situated at more fully set out herein with an intention to create security on the said property in your favour in respect of the moneys already borrowed and which may be borrowed by me in future from you.

i)

ii)

iii)

iv)

v)

Yours faithfully,

()

Occupation

Signed by Shri
Secretary to the Government of Goa,
.....Department
for and on behalf of the Governor of Goa

In the presence of :—

1st Witness

Address

Occupation

2nd Witness

Address

Occupation

In exercise of the powers conferred by sub-section (2) of Section 4 of the Goa Ferries Act, 1990, (Goa Act 9 of 1990) the Government of Goa hereby fixed the following rates of toll for Siolim-Chopdem ferry route in the State of Goa, with immediate effect:

Ferry Route	Items	Fare
(1)	(2)	(3)
Siolim-Chopdem	(1) Car/Jeep (with driver)	Rs.10.00
	(2) Empty 4/6 wheelers light medium vehicles, e.g. Matador, Tempo, Pick Up (with driver)	Rs. 20.00
	(3) Empty heavy medium 6 Wheelers vehicles, e.g. D.C.M./Toyota/Mercedes/Allwyn, Nissan, etc. (with driver)	Rs. 22.00
	(4) Empty heavy vehicles, Bus/Truck/Tractor/ Tanker (with driver)	Rs. 30.00
	(5) Special trip	Rs. 55.00

Notes:- (1) The above charges for vehicles shown are for vehicles without any load/cargo.

(2) Loaded vehicles shall be charged as follows: (total loaded weight not to exceed 8 tons)

(a) Car/Jeep/3 Wheelers— Rs. 2/- per 100 kgs. or part thereof.

(b) 4/6 Wheelers, Tempo, Pick Up, heavy vehicles, medium vehicles, Tractor, etc.— Rs. 2/- per 100 kgs. or part thereof.

By order and in the name of the Governor of Goa.

Capt. A. P. Mascarenhas, Captain of Ports.

Panaji, 22nd November, 2001.